

The Pipeline

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24 Hour Audio Response
1.844.354.5825

24 Hour Home Banking
www.southern gasfcu.com

Hours: Monday – Friday
8:00 a.m. – 4:00 p.m.

CONVENIENCE SERVICES

ACH Payments

Automatic Bill Drafts

Direct Deposit

Free Notary Service

E-Statements

Mobile App

Online Bill Payment

Online Account Opening

Online Loan Application

P2P Payments

Wire Transfers

24 Hour Audio Response Line

24 Hour Online Account Access

Staff

Tina Plante, CEO

Hunter Woodell, Loan Officer

Nicole Jackson, MSR

Holiday Closings:

April 19, 2019– Good Friday



NEW YEAR.
New financial goals.

Ask us how we can help you reach your financial goals today!

Make 2019 The Year You Get Control Of Your Budget

It's that time again: The new year brings with it the chance for a fresh start. You are not alone if one of your New Year's Resolutions is to be a better money manager.

Start by taking a look at where your funds are coming from and where they are going. (You'll need some of these documents to prepare your 2018 taxes anyway. So it's a great way to get ahead of the game.)

Next, decide if your spending reflects your values. For example, if you want your kids to pursue higher education have you allocated money to an education savings account? Or if you want to work on your bucket list either now or in retirement, how will you pay for that? Having your goals in mind helps you spend more mindfully. Can you eat out less often by planning menus for the week?



Can you cut the cable cord and stream your television and movies instead?

It's up to you to decide what's important. Then you can put together your budget: A spending and saving plan that will help turn your dreams into reality.

Southern Gas FCU Annual Meeting!

Calling all members! You're cordially invited to Southern Gas FCU's 2019 Annual Meeting on Tuesday, March 12th at 11:30 a.m. at the CenterPoint Energy Conference Room, located at 2205 E. Roosevelt Road in Little Rock, AR

The Annual Meeting is your chance to find out what SGFCU achieved in 2018 and what's on tap for the future. You can meet your volunteer board of directors and committee members, learn election results, and visit with your fellow members.

As a financial cooperative, we exist only to serve members. Attending the Annual Meeting is one of the best ways to learn more about what the credit union has to offer and help us do an even better job to meet your financial needs.



So mark your 2019 calendar. We look forward to seeing you there.



Tuesday, March 12th
Registration begins
at 11:30 a.m.
Meeting @ noon!

Nomination Committee Announces Candidates

The nomination process for the board of Directors election was announced in the 4th Quarter issue of the newsletter. Two three-year positions expire in 2019. Volunteer applications received by Friday, November 9, 2018, were reviewed by the Nominating Committee. At the November meeting of the Board of Directors, the Nominating Committee presented the following candidates:

Steve Harrison (incumbent)

Mr. Steve Harrison has been a member of SGFCU since 1977. He has served on various committees including the Supervisory Committee, the Scholarship Committee, and as a Board Member since 2014. He recently retired from CenterPoint Energy after 40 years and is dedicated to assisting the credit union in growing and serving its members.

Walter Bryant

Mr. Walter Bryant has been a member of SGFCU since 2007. He recently retired from CenterPoint Energy after 37 years, with the last 10 plus years as Vice President of Gas Operations for Arkansas & Oklahoma. When asked why he wanted to serve on the board, he stated "I believe I can contribute my business and financial knowledge to assist Southern Gas FCU in making member's dreams achievable while also insuring that Southern Gas FCU is a viable and profitable financial institution for years to come."

Other members may be nominated by petition signed by 70 or more members, accompanied by a signed certificate from the nominee agreeing to nomination and serving if elected, and accompanied by a brief statement of positions held with the credit union and other relevant experience. Each petition signor shall have a clearly written name and contact information to permit verification of each signature.

Any such nominating petition must be submitted to the Secretary of the credit union prior to February 4, 2019. The credit union Secretary will post nominations by petition, along with those of the Nominating Committee, at the credit union office no fewer than 35 days before the Annual Meeting.

If an election is necessary, ballots will be mailed no later than Friday, February 8, 2019 to members in good standing, age 18 or older, as of January 31, 2019. All qualified ballots received by Monday, March 4, 2019 will be counted. If you do not receive a ballot and you believe you are eligible to receive a ballot, please contact Tina Plante at 501-374-2031.

If sufficient nominations are made by the Nominating Committee or by petition to provide at least as many nominees as position to be filled, nominations cannot be made from the floor.

Election results will be announced at the Annual Meeting on Tuesday, March 12, 2019 @ 12:00 p.m.

Start Saving Today For Tomorrow's Retirement

While financial experts agree that the earlier you start to save and invest for retirement, the better off you'll be, in reality 1 in 3 Americans has saved \$0 for retirement. Whether you're just starting to grow your nest egg, or have been saving for years, there are many ways to boost your savings and work toward the retirement of your dreams. One ideal investment tool is a Southern Gas FCU IRA.

There are several IRA options available which provide qualified members with tax benefits such as tax-deductible contributions and tax-deferred compound interest (consult your tax advisor for details). An IRA also offers these benefits:

- * Choice of a Traditional or Roth IRA to meet your goals
- * Flexibility to contribute as often as you like
- * Ability to earn higher dividends compared to a traditional Savings Account
- * Possible penalty-free withdrawals for first-home or higher education purchases
- * No set-up or maintenance fees

No matter where you find yourself in the retirement savings game, a Southern Gas FCU IRA can be one way to help you ensure a comfortable, secure income for the future.



To learn more about IRA options, or establish or contribute to yours today, call 501-374-2031 or visit www.southerngasfcu.com.

Members Save Up to \$15 on TurboTax, the Tax Software That Has You Covered

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can save up to \$15 on TurboTax this tax season. To access the member discount, click on the TurboTax web banner located on our credit union's website, www.southerngasfcu.com. [Start today and save!](#)



More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers Sprint®, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of the more you save. Visit your credit union's website at www.southerngasfcu.com or [click here to start saving](#)

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

COMING SOON



Southern Gas FCU Credit Cards!

We have partnered with Elan Financial Services to begin offering our members the benefits of a Southern Gas FCU Credit Card. This project is underway and should be completed by the end of February. Be on the look out for more information in the coming weeks.



Beginning in February, SGFCU will offer our members another opportunity to save through our Round Up Savings Program. For those members who have a SGFCU Debit Card, this program will round your purchase to the next dollar and deposit the extra into an account of your choice. For example, your coffee purchase is \$3.25. The Round Up Program will round your purchase to \$4.00. The \$3.25 will still be taken from your checking account but at the end of the day, the extra \$.75 will be debited and deposited into an account that you choose. How COOL is that for easy savings!

SGFCU Round Up SAVINGS

Sign up forms and information will be on the website and in the office by the end of January.



Depositing your check is about to get a whole lot easier! Beginning in April, you will be able to take a picture of the front and back of your check, with your smart phone, and have it automatically deposited into your account!

SGFCU MOBILE DEPOSIT IS ON THE WAY!